

EXHIBIT B

On Tuesday, February 8, 2024, 12:51 PM, Mercantile Website <1877-770-6325@mercantile.com> wrote:

DENIA.

We are reaching out on behalf of your creditor, American First Finance, LLC, regarding the following:

Your Account Serviced By: American First Finance, LLC.

Original Creditor: AMERICAN FREIGHT OUTLET - WI

Current Creditor: American First Finance, LLC.

Account ending in: *****04-2

Reference Number: 31084777

Balance Due: \$971.51

We can accept \$145.73 to resolve this account if payment is received on or before 2/28/2024. We are not obligated to renew this offer.

If you would like to make this payment online, you may do so by accessing your account via our website below. You may also mail your payment to our address below or contact our office and speak with one of our account representatives. Should you wish to resolve this account for less than the current balance after this date, please contact our office to discuss alternative arrangements.

We offer an on-line correspondence service that will reduce paper consumption and may improve your customer experience. Please visit our website: <https://portal.mercantilesolutions.com> to access your account information or make payment(s) on-line.

Please call us toll free at 1-877-770-6325 to speak with one of our account representatives who will be glad to provide you with assistance regarding your account with American First Finance, LLC.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

Mercantile Adjustment Bureau, LLC., 165 Lawrence Bell Dr., Suite 100, Williamsville, NY 14221

Please do not reply to this message. Replies to this message are routed to an unattended mailbox.

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